

Information to identify the case:

Debtor 1	Hakam Bsharat	Social Security number or ITIN	xxx-xx-9033
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	18-29579-SLM		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Hakam Bsharat

1/14/22

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Hakam Bsharat
Debtor

Case No. 18-29579-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jan 14, 2022

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 16, 2022:

Recip ID	Recipient Name and Address
db	+ Hakam Bsharat, 29 Van Cleve Ave, Clifton, NJ 07011-2067
cr	+ U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CIT, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517860776	+ Division of Revenue and, Enterprise Servi, 33 W State Street, Trenton, NJ 08608-1214
517973649	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517789245	+ Trident Asset Management, Attn: Bankruptcy, Po Box 888424, Atlanta, GA 30356-0424
517893012	#+ U.S. Bank National Association, as Trustee et.al., Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road Eagan MN 55121-1663
517860779	+ Yazid Abdelqader, 29 Van Cleve Apt 2, Clifton, NJ 07011-2067

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 14 2022 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 14 2022 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RECOVERYCORP.COM	Jan 15 2022 01:33:00	Orion, c/o PRA Receivables Management LLC, POB 41021, Norfolk, VA 23541-1021
517789241	+ EDI: CAPITALONE.COM	Jan 15 2022 01:33:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517900428	EDI: CAPITALONE.COM	Jan 15 2022 01:33:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517789242	+ EDI: CITICORP.COM	Jan 15 2022 01:33:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
517886505	+ EDI: IRS.COM	Jan 15 2022 01:33:00	Department of Treasury, Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346
517793267	+ EDI: RECOVERYCORP.COM	Jan 15 2022 01:33:00	Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517851916	+ EDI: RECOVERYCORP.COM	Jan 15 2022 01:33:00	Orion Portfolio Services, LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517860777	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jan 14 2022 20:37:00	New Jersey Division of Taxation, PO Box 245, Trenton, NJ 08695.
517789244	+ EDI: RMSC.COM	Jan 15 2022 01:33:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517789246	+ EDI: USBANKARS.COM		

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Jan 14, 2022

Form ID: 3180W

Total Noticed: 20

Jan 15 2022 01:33:00

US Bank Home Mortgage, 4801 Frederica St.,
Owensboro, KY 42301-7441

517901379 + EDI: AIS.COM

Jan 15 2022 01:33:00

Verizon, by American InfoSource as agent, 4515
N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517789243		Phelan, Hallinan & Diamond, LLP, 400 Fellowship Road
517973650	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 16, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 14, 2022 at the address(es) listed below:

Name	Email Address
David L. Stevens	on behalf of Debtor Hakam Bsharat dstevens@scura.com ecfbkfilings@scuramealey.com; bramirez@scura.com; mduran@scura.com; vmajano@scura.com; rshah@scura.com; stevens.davidl.r93878@notify.bestcase.com; jromero@scura.com; sduarte@scura.com; eflaim@scura.com; jechevarria@
Kevin Gordon McDonald	on behalf of Creditor Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates, Series 2005-WF2, U.S. Bank National Association, as Trustee kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4